

Application No.: 09/204,390

Attorney Docket No.: 72167.000061

**REMARKS**

Claims 1-24 are pending in this application. By this Amendment, claims 1, 2, 4, 9, 10 and 18 are amended, and claims 22-24 are added.

In the present Amendment, the claims have been amended to further clarify and recite the claimed invention. No new matter is presented by the Amendment. Support for the amendments may be found, for example, in paragraphs 0014, 0017, 0022, and 0023-0028 of the published patent application US 2001/0016833 and in the drawings, for example.

Applicant respectfully requests reconsideration of the application.

A. **The Examiner Interview of February 9, 2006**

Applicant thanks Examiner Jennifer Liversedge and Examiner Sam Sough for the courtesies extended in the telephone conference of February 9, 2006. As reflected in the March 3, 2006 Interview Summary, the substance of the discussion in the telephone call included the language of claim 1 and the concept of matching vis-à-vis the applied art. In particular, the discussion focused on the teachings of Melchione in column 16 vis-à-vis claim 1.

B. **The 35 U.S.C. §103 Rejection**

In the Office Action, claims 1-21 are rejected under 35 U.S.C. 103(a) as being anticipated by Melchione et al (U.S. Patent No. 5,930,764). This rejection is traversed.

Applicant hereby provides a clean presentation of amended claim 1. Claim 1 recites a method for processing transaction data using a processing system, the method comprising:

receiving transaction data, the transaction data containing account numbers;

identifying non-issuer account numbers which represent accounts not

issued by an issuer using the processing system;

performing a matching process including:

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identifying a consumer associated with at least one of the identified non-issuer account numbers;

determining if the identified consumer is a customer of the issuer; and

if the identified consumer is a customer of the issuer, then linking the non-issuer account number of the customer with the issuer account number of the customer, so as to provide the issuer account number of the customer appended to the non-issuer account number; and

if the identified consumer is not a customer of the issuer, then discarding the non-issuer account number associated with such consumer; and

outputting results from the matching process, the results including the issuer account number of the customer appended to the non-issuer account number.

The Office Action relies on various teachings of Melchione. In particular, the Office Action asserts, regarding claim 1, Melchione discloses a method for processing transaction data using a processing system, the method comprising receiving transaction data, the transaction data containing account numbers (abstract; figs. 1-8; col. 1, lines 53-62; col. 2, lines 20-37; col. 7, lines 23-59; col. 14, lines 47-65); identifying non-issuer account numbers which represent accounts not issued by an issuer using the processing system (col. 7, lines 50-58; col. 20, lines 10-16; col. 23, lines 1-17; col. 35, lines 29-67; col. 16, lines 16-44); and matching the identified non-issuer account numbers with account numbers representing accounts issued by the issuer (col. 2, lines 21-36; col. 7, lines 50-58; col. 16, lines 16-44; col. 20, lines 10-16; col. 23, lines 1-17; col. 35, lines 29-67);

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As set forth above, claim 1 recites a particular manipulation of information relating to the processing of "non-issuer account number" in conjunction with a determination of whether the associated "identified consumer" is a customer of the issuer. Melchione fails to teach or suggest these particular features as set forth in claim 1, as well as other features.

In the Abstract, Melchione teaches a sales process support system and method for identifying sales targets using a centralized database to improve marketing success. The system includes a central database that receives comprehensive information from a variety of internal and external feeds, and standardizes and households the information in a three-level hierarchy (households, customers, and accounts) for use by a financial institution. Melchione teaches that the comprehensive information stored on the central database is accessed through micromarketing workstations to generate lists of sales leads for marketing campaigns.

In the February 9, 2006 telephone conference with the Examiners, the teachings of Melchione in column 16 were discussed. Therein, Melchione teaches aspects of processing of Melchione's central database. Melchione describes the central database 10 is designed to insure the accuracy of the information and to make the information easier to use by non-technical staff. Thus, the system includes means for scrubbing and standardizing incoming information, householding, building history, calculating status codes, maintaining tables and calculating strategic flags.

Melchione further teaches the purpose of the central database 10 is to store, in one location, information from various businesses and departments within the financial institution. In the case of a bank, for example, the fact that a particular customer owns a checking account, has a student loan and has been solicited by bank cards a couple of times or for various products can be stored in the central database 10. Melchione teaches the central database 10 may include

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information concerning existing customer financial information, information from outside sources and demographic information about existing and potential customers. Melchione teaches the central database 10 is housed in a mainframe computer and includes a large repository of financial and demographic data. Information is fed into the database from a variety of source feeds 21-25, including business and credit card feeds 21 and 22 from within the financial institution for each product and service offered by the institution, customer demographic feeds 23, customer phone number feeds 24, and feeds 25 from a variety of other outside vendors.

Melchione describes the data from the various feeds 21-25 is stored in the central database 10 in a uniform format. For this purpose, a uniform storage or householding algorithm, a name and address standardization process, and a merge process is preferably used. In this way, the central database serves as a single central repository for storing all customer-related information available to the financial institution. The householding algorithm ties different accounts together into a single unit considered to be one household, based on information such as the same last name and same address, or same name or social security number on different accounts, and so forth that indicate the same person or persons living in the same household. The householding process provides a meaningful way of getting to the data on the central database 10 and extracting it logically.

Applicant respectfully submits that such teachings of Melchione fail to teach or suggest the specifics of claim 1. In particular, claim 1 recites identifying a consumer associated with at least one of the identified non-issuer account numbers; determining if the identified consumer is a customer of the issuer; and (1) if the identified consumer is a customer of the issuer, then linking the non-issuer account number of the customer with the issuer account number of the customer, so as to provide the issuer account number of the customer appended to the non-issuer

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account number; and (2) if the identified consumer is not a customer of the issuer, then discarding the non-issuer account number associated with such consumer.

As noted above, the Office Action asserts that Melchione teaches matching the identified non-issuer account numbers with account numbers representing accounts issued by the issuer (col. 2, lines 21-36; col. 7, lines 50-58; col. 16, lines 16-44; col. 20, lines 10-16; col. 23, lines 1-17; col. 35, lines 29-67). Also noted above, Melchione teaches the Melchione system includes a central database that receives comprehensive information from a variety of internal and external feeds. Accordingly, Melchione does indeed teach an aggregation of information. Further, Applicant notes that Melchione, at various points, talks regarding identifying records that match queries. For example, in column 58, lines 50-67, Melchione teaches workstations of the Melchione invention utilize the central database of the present invention to provide information for on-line viewing and report generation through selection of customers or accounts matching given criteria and producing listings of matches with selected data elements.

However, Applicant submits that such teachings fall far short of the specifics of claim 1 as amended and discussed above.

Accordingly, Applicant respectfully submits that Melchione fails to teach or suggest the invention as recited in claim 1 for at least the reasons set forth above. Further, Applicant respectfully submits that claims 10 and 18 recite patentable subject matter for reasons similar to those set forth above with respect to claim 1.

Further, the various dependent claims recite patentable subject matter at least for their various dependencies on the independent claims, as well as for the additional subject matter such dependent claims recite. New claims 22-24 have been added to recite further novel features of the present invention.

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C. Conclusion

In view of the foregoing amendments and remarks, Applicant respectfully submits that this application is now in condition for allowance. If the Examiner believes that prosecution and allowance of the application will be expedited through an interview, whether personal or telephonic, the Examiner is invited to telephone the undersigned with any suggestions leading to favorable disposition of the application.

Respectfully submitted,

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